

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Saleh Mohamed Elazouni
Debtor

Case No. 17-03882-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Sep 15, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db	+ Saleh Mohamed Elazouni, 407 Beaver Avenue, Apt. B, Enola, PA 17025-2309
4970042	+ CALIBER HOME LOANS (CORRESPONDENCE), CUSTOMER SERVICE, PO BOX 24610, OKLAHOMA CITY, OK 73124-0610
4970044	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court., CAPITAL REGION WATER, 100 PINE DRIVE, HARRISBURG, PA 17103
4970048	+ CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET, HARRISBURG, PA 17101-1677
4970051	+ DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
5060705	+ Grassy Sprain Group, Suite C-11 No 217, 9858 Clint Moore Rd, Boca Raton, FL 33496-1034
5060706	+ Grassy Sprain Group, Suite C-11 No 217, 9858 Clint Moore Rd, Boca Raton, FL 33496, Grassy Sprain Group Suite C-11 No 33496-1034
4970056	+ HEATHER STONE, 9 WESTWOOD COURT, ENOLA, PA 17025-1508
4970061	+ MAHMOUD AWAD, 35 GENESIS COURT, MIDDLETOWN, PA 17057-1177
4970062	MARKET PLACE LOAN TRUST 2016-CB1, PO BOX 1719, PORTLAND, OR 97207-1719
5047701	+ THE BANK OF NEW YORK MELLON AS TRUSTEE ET. AL., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
5000270	+ THE BANK OF NEW YORK MELLON,, Caliber Home Loans, PO Box 24330, Oklahoma City OK 73124-0330
4970068	+ TOYOTA FINANCIAL SERVICES-BK Notices, PO BOX 9013, ADDISON, TX 75001-9013

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Sep 15 2022 18:46:00	The Bank of New York Mellon,, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
4970041	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Sep 15 2022 18:46:00	BERKS CREDIT & COLLECTIONS INC, PO BOX 329, TEMPLE, PA 19560-0329
4970043	EDI: CAPITALONE.COM	Sep 15 2022 22:53:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4970045	+ EDI: CITICORP.COM	Sep 15 2022 22:53:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4970049	EDI: PENNDEPTREV	Sep 15 2022 22:53:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4970049	Email/Text: RVSVBCICNOTICE1@state.pa.us	Sep 15 2022 18:46:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4970050	Email/PDF: creditonebknotifications@resurgent.com	Sep 15 2022 18:46:58	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
4995816	Email/PDF: bncnotices@becket-lee.com	Sep 15 2022 18:47:14	Capital One, N.A., c/o Becket and Lee LLP, PO

4970069	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 15 2022 18:46:00	Box 3001, Malvern PA 19355-0701
4970052	EDI: DISCOVER.COM	Sep 15 2022 22:53:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4970053	+ EDI: DISCOVERPL	Sep 15 2022 22:53:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
4970054	+ EDI: CITICORP.COM	Sep 15 2022 22:53:00	DISCOVER PERSONAL LOANS, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
5000209	EDI: Q3G.COM	Sep 15 2022 22:53:00	DSNB MACYS, BK NOTICES, PO BOX 8053, MASON, OH 45040
4974240	EDI: DISCOVER.COM	Sep 15 2022 22:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4970055	+ EDI: AMINFOFP.COM	Sep 15 2022 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
4970057	EDI: IRS.COM	Sep 15 2022 22:53:00	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
4970046	Email/Text: info@pamdl3trustee.com	Sep 15 2022 18:46:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4970047	EDI: JPMORGANCHASE	Sep 15 2022 22:53:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4970060	+ Email/Text: bk@lendingclub.com	Sep 15 2022 18:46:00	CHASE, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081
5014362	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2022 18:47:06	LENDING CLUB, 71 STEVENSON, STE 300, SAN FRANCISCO, CA 94105-2985
5010514	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2022 18:46:58	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5010283	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 15 2022 18:46:58	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4970063	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 15 2022 18:47:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5002711	EDI: PRA.COM	Sep 15 2022 22:53:00	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
4970715	+ EDI: RECOVERYCORP.COM	Sep 15 2022 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4985311	EDI: PENNDEPTREV	Sep 15 2022 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4985311	Email/Text: RVSVBCINOTICE1@state.pa.us	Sep 15 2022 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
4991955	+ EDI: JEFFERSONCAP.COM	Sep 15 2022 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5012152	EDI: Q3G.COM	Sep 15 2022 22:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4970064	EDI: CITICORP.COM	Sep 15 2022 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
			SEARS/CBNA, PO BOX 6286, SIOUX FALLS,

4970065	+ EDI: RMSC.COM	Sep 15 2022 22:53:00	SD 57117-6286 SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
4970066	+ EDI: RMSC.COM	Sep 15 2022 22:53:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
4970067	+ EDI: CITICORP.COM	Sep 15 2022 22:53:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4982397	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 15 2022 18:46:00	Toyota Motor Credit Corp, PO Box 9013, Addison, TX 75001-9013
4970070	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 15 2022 18:46:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5240833		The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc.
5240832		The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc.
cr	*	MARKET PLACE LOAN TRUST 2016-CB1, PO BOX 1719, PORTLAND, OR 97207-1719
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4973086	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
4970058	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4970059	##	JOSEPH THOMAS SUCEC ESQUIRE, PO BOX 317, GRANTHAM, PA 17027-0317

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Saleh Mohamed Elazouni DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendor@gmail.com;MottGendronLaw@jubileeblk.net
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com

James Warmbrodt
on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

James Warmbrodt
on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmllawgroup.com

Jerome B Blank
on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. pamb@fedphe.com

Jerome B Blank
on behalf of Creditor HE BANK OF NEW YORK MELLON AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1
pamb@fedphe.com

Kara Katherine Gendron
on behalf of Debtor 1 Saleh Mohamed Elazouni
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Lorraine Gazzara Doyle
on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif ldoyle@milsteadlaw.com,
Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Mario J. Hanyon
on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif wbefc@brockandscott.com,
mario.hanyon@brockandscott.com

Thomas Song
on behalf of Creditor THE BANK OF NEW YORK MELLON et. al. tomysong0@gmail.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Saleh Mohamed Elazouni	Social Security number or ITIN xxx-xx-6775
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:17-bk-03882-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Saleh Mohamed Elazouni

By the
court:

9/15/22



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.